Exceptional service from people you know, at a financial institution you trust – everything you need to pursue your dreams, you'll find here.

TOGETHER WE CAN help you reach your financial GOALS.

SERVICES

RETIREMENT SERVICES

- Planning assistance, whether you're just getting started, ready to retire or retired now
- Retirement plan rollovers
- Individual Retirement Accounts (IRAs)
  - Traditional IRAs
  - Roth IRAs
  - Spousal IRAs
  - Rollover IRAs
- Business retirement accounts
  - 401(k) plans
  - Simplified Employee Pensions (SEPs)
  - Savings Incentive Match Plan for Employees (SIMPLEs)
  - Tax-Sheltered Annuities (TSAs) and 403(b) plans
  - Non-qualified deferred compensation plans
  - Non-qualified accumulation plans

FINANCIAL MANAGEMENT

- Setting goals
- Creating a savings and investment plan
- Protecting your financial security
- Building your net worth
- Managing wealth
- Creating an income from your assets

INSURANCE SERVICES

- Life
- Long-term care
- Disability income

EDUCATION PLANNING AND FUNDING

- Planning assistance
- Education savings accounts
  - 529 savings plans
  - Coverdell education savings accounts
  - Roth IRAs

WEALTH MANAGEMENT

- Financial plans that provide comprehensive analysis and planning for financial goals, retirement and estate transfer
- Personal trust services**
  - Trusts created under wills
  - Living trusts
  - Retirement plan trusts

  Currently not available in all credit unions.
- Legacy planning**
  - Executor services
  - Estate settlement
  - Charitable giving strategies
- Executive services
  - Employee stock options
  - Restricted/controlled stock sales
  - Loans

*** Representatives are not attorneys. For legal questions, including discussions of trust and estate planning, please consult your legal expert.*

PRODUCTS

INVESTMENTS

- **Mutual Funds**
  Madison Funds®
  American Funds
  Franklin Templeton
  Invesco
  Oppenheimer Funds
  Pacific Life Funds
  PIMCO
  Putnam Investments
- Stocks
- Bonds
- Options
- Unit Investment Trusts

Additional mutual funds are available.

MANAGED ACCOUNTS

- Madison Managed Account Program
- FTJ Fundchoice
- Lockwood Capital Management
- Assetmark, Inc.

Additional managed account programs are available.

REAL ESTATE INVESTMENT TRUSTS (REITS)

- CNL Healthcare Properties
- Gladstone Commercial
- W.P. Carey
- Hines Real Estate Company

ANNUITIES

- **Variable Annuities**
  MEMBERS® Variable Annuities
  issued by Transamerica Life Insurance Company
  AXA Equitable
  Nationwide Life
  Jackson National
  Pacific Life
  Prudential
  Allianz Life
- **Fixed Annuities**
  CMFG Life Insurance Company
  Allianz
  Great American
  American National
  ING
- **Fixed Index Annuities**
  MEMBERS® Fixed Annuities
  issued by CMFG Life Insurance Company
  Great American
  Reliance Standard

Additional annuity products are available.

Products may not be available in all states.

INSURANCE

- **Life Insurance**
  Variable Universal Life
  Term Life
  Whole Life
  Universal Life
  Joint and Survivor Life
  Providers include:
  MEMBERS® Term and Whole Life Insurance
  issued by CMFG Life Insurance Company
  John Hancock
  Prudential
  Nationwide Life
- **Long-Term Care Insurance**
  John Hancock
  Genworth
  Mutual of Omaha
- **Disability Income**
  Assurity Life
  Fidelity Security
  Illinois Mutual
  Principal

Products may not be available in all states.

CUNA Brokerage Services, Inc.

Some policies are brokered. For complete information on mutual funds, variable annuities, variable life or unit investment trusts, including fees and charges, obtain a prospectus from CUNA Brokerage Services, Inc. Read it carefully before you invest or send money.

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